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AUG 1 5 2005

Atty. Docket No. 004906.P053

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

pplication of:)		
Aaron S. Mar)	Examiner:	Ronald B. Abelson
ation No. 09/991,031)	Art Unit:	2666
November 21, 2001)	Confirmati	ion No.: 3622
POLICY VERIFICATION METHODS AND APPARATUS)))		•
	november 21, 2001 POLICY VERIFICATION METHODS AND	Aaron S. Mar) cation No. 09/991,031) November 21, 2001) POLICY VERIFICATION METHODS AND)	Aaron S. Mar Examiner: Art Unit: November 21, 2001 POLICY VERIFICATION METHODS AND Examiner: Confirmat

Mail Stop Amendment Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO THE OFFICE ACTION

Sir:

In response to the Office Action dated August 8, 2005, Applicant respectfully requests that the Examiner enter the following amendments and consider the following remarks.

CERTIFICATE OF	<u>TRANSMISSION</u>
I hereby certify that this correspondence is being facsimile transr	nitted to the U.S. Patent and Trademark Office on:
August 15, 2005	
(Date of Transmission) David Castro (Narbe of Person Mailing Correspondence)	98/17/2005 HBINAS 00000015 022666 09991
as In	01 FC:1201 Aut 1984 FB, 18005
Signature	Date

PAGE 9/27 * RCVD AT 8/15/2005 5:49:31 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-6/28 * DNIS:2738300 * CSID:408 720 9397 * DURATION (mm-ss):06-50